



## KEYSTONE MORTGAGE

CHICAGO ♦ INDIANAPOLIS ♦ NAPLES & BONITA SPRINGS, FL

317-257-8888

Fax 803-2311

### SMART MONEY FOR TODAY'S HOME BUYER

## Free Appraisals on all Purchase or Refinance Loans, plus, \$200 Cash Back At Closing

#### 7 Reasons Refinancing Can be a Smart move:

- Lower your monthly housing payment;
- Consolidate high interest rate consumer debt;
- Fully fund your IRA or 401K;
- Start a college savings plan;
- Lock-in a low rate before rates rise;
- Get cash for home improvements;
- Pay off your second mortgage or home equity line of credit.

Every mortgage loan requires an appraisal to certify the property's value to lender. This \$300-350 expense is usually paid by the borrower as one of your closing costs.

But for loan applications completed during the month of October, Keystone Mortgage is offering State of Indiana Employees free appraisals on all mortgage loans. Plus, we're going to give you back \$200 at closing. You will get the best rates available to you, and this cash is our gift to you!

Cash back will be given

when your loan has closed and funded, and reimbursement for the cost of the appraisal will appear on your closing statement as a credit from Keystone Mortgage. There is no additional qualification required beyond the qualifications for receiving mortgage financing, however, all applicants may not qualify for financing. This is not an offer to lend.

**Call William Wagon,**  
**317-257-8888, today to**  
**learn more about this**  
**special offer!**

#### LOW, LOW RATES

Rates as of 9/20/04 and are subject to change.  
All borrowers may not qualify for these rates.

##### Common Loan Programs

30-year Fixed	5.500%
15-year Fixed	5.250%
3/1 Adjustable	4.875%
5/1 Adjustable	5.250%
3/1 Interest Only	4.750%

##### FHA or VA Loans

30-year Fixed	6.50%
5/1 Adjustable	6.00%

##### Payment Option Mortgages

Each month you can choose the payment that fits your budget. Examples given for a \$175,000 loan amount. Call William Wagon to see if this mortgage program might be right for you.

Minimum Payment	1.95%	\$642
Interest Only Pmt.	4.75%	\$692
30-year Pmt.	4.75%	\$912
15-year Pmt	4.75%	\$1,361

### Straight Answers & Friendly Service: People Make the Difference in Real Estate



Amy Wagstaff,  
Century 21 RG-Alexander  
317-250-3520  
[amy@amywagstaff.com](mailto:amy@amywagstaff.com)

Buying a new home, or refinancing your mortgage, is an important life decision. Many companies are advertising, perhaps even calling you, trying to get your business. But all Realtors and Loan Officers are not the same. You deserve to work with professionals who will listen to your goals, and then work

with you to achieve them. You deserve to have your calls returned the same day, and to be given clear, direct answers, with information that you can count on.

Are you tired of getting the run-around? Let us work to make your home buying experience a pleasure.



William S. Wagon  
Keystone Mortgage  
317-257-8888

**CALL US TODAY!**

[william@keystonemortgages.com](mailto:william@keystonemortgages.com)





